Doc 22 Filed 07/17/18 Entered 07/17/18 18:04:03 Desc

Case 2:18-bk-17217-NB

DECLARATION OF BENJAMIN SAEEDIAN

I, BENJAMIN SAEEDIAN, declare:

- 1. I am the chapter 11 debtor proceeding before the United States Bankruptcy Court for the Central District of California [Los Angeles Division], under *In re Benjamin Saeedian*, Case No. 2:18-bk-17217-NB, having filed a voluntary petition for reorganization under chapter 11 of the Bankruptcy Code on June 21, 2018 ("Petition Date").
- 2. Since the Petition Date, I have continued to operate as a debtor in possession.

Legal Description Of The Clark Drive Residence

3. I am, and as of the Petition Date was, the owner of that certain residential real property located at 252 South Clark Drive, Beverly Hills, California 90211 ("Clark Drive Residence"). A true and correct copy of the legal description of the Clark Drive Residence is attached as **Exhibit A** hereto.

Prior Chapter 13 Bankruptcy Case

4. On January 26, 2017, I caused to be filed a voluntary petition for rehabilitation under chapter 13 of the Bankruptcy Code entitled *In re Benjamin Saeedian*, Case No. 2:17-bk-10946-NB ("Prior Bankruptcy Case"), which case was dismissed at the continued chapter 13 plan confirmation hearing because my secured claims exceeded the allowed debt limit for a chapter 13 debtor. A true and correct copy of the Docket for the Prior Bankruptcy Case is attached as **Exhibit B** hereto. A true and correct copy of the "Order And Notice Of

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Dismissal Arising From Chapter 13 Confirmation Hearing" ("Dismissal Order") entered on September 26, 2017, is attached as **Exhibit C** hereto.

Clark Drive Residence

- 5. It is my opinion that the fair market value of the Clark Drive Residence was approximately \$1,950,000.00 as of the Petition Date. The valuation is based on my personal knowledge of real estate values in the area immediately adjacent to the Clark Drive Residence. A true and correct copy of my "Schedule A/B: Property" is attached as **Exhibit D** hereto.
- 6. The Clark Drive Residence is encumbered by a first priority trust deed lien in favor of U.S. Bank N.A., successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage PassThrough Certificates, Series 2006-AR13 ("U.S. Bank") in the estimated amount of \$1,668,101.04 as of the Petition Date. The subject loan is serviced by Select Portfolio Servicing, Inc. ("SPS"). A true and correct copy of the Mortgage Statement, dated May 15, 2018, received from SPS is attached as **Exhibit E** hereto. The Clark Drive Residence is not encumbered by any other liens.
- 7. I claim a homestead exemption in the Clark Drive Residence under California Code of Civil Procedure Section 704.730 of \$100,000.00. A true and correct copy of the "Schedule C: The Property You Claim As Exempt" is attached as **Exhibit F** hereto.

Ability To Reorganize Financial Affairs

8. The instant bankruptcy case was filed in good faith to

27.

enable my family to retain the Clark Drive Residence and to restructure the secured debt against the residence either through a (a) loan modification program offered by U.S. Bank/SPS; or (b) plan of reorganization. I, through my bankruptcy counsel, have already engaged in preliminary settlement discussions with U.S. Bank/SPS in an effort to modify the secured debt.

- 9. My spouse's income has increased since the commencement of the Prior Bankruptcy Case, which, when coupled with my income and the net sale proceeds from the sale of a commercial real property owned by Rabenu Enterprises, LLC ("Rabenu"), a limited liability company in which I have an ownership interest, should be sufficient to fund my plan of reorganization. A true and correct copy of my "Schedule I: Your Income" and "Schedule J: Your Expenses" are jointly attached as **Exhibit G** hereto.
- 10. Rabenu Enterprises is the chapter 11 debtor and debtor in possession currently proceeding before the United States Bankruptcy Court for the Central District of California [Los Angeles Division] under *In re Rabenu Enterprises*, Case No. 2:18-bk-14511-ER ("Rabenu Bankruptcy Case").
- 11. Rabenu Enterprises is the owner of that certain commercial real property, located at 757 Towne Avenue, Los Angeles, California 90021 ("Towne Avenue Property"). I believe the fair market value of the Towne Avenue Property is not less than \$5 million. During pendency of the Rabenu Bankruptcy Case, the Court issued an order authorizing Rabenu Enterprises to obtain a new loan from The Evergreen Advantage, LLC ("Evergreen") in the amount of \$3.6 million and to use the refinance proceeds to satisfy all secured debts against the Towne Avenue Property in full, except for the secured

12. I have been diligently working with real estate brokers to list the Towne Avenue Property for sale. A true and correct copy of the "Commercial And Residential Income Listing Agreement," dated June 1, 2018, and the "Seller's Listing Agreement," dated July 1, 2018, are attached as **Exhibit I** and **Exhibit J**, respectfully. I believe the Towne Avenue Property will generate in the range of \$1.2 to \$1.7 million in net sale proceeds, a portion of which sale proceeds will be utilized to fund my plan of reorganization. I believe that the portion of the net sale proceeds from the Towne Avenue Property to which I would be entitled coupled with my spouse's and my employment income should allowing me to successfully reorganize my financial affairs.

14. I have personal knowledge of the facts stated herein, except where stated on information and belief, and where so stated, I am informed and believe that such facts are true and correct. If called and sworn as a witness, I could and would competently testify to the above.

Rabenu and IMC, however, entered into a subordination agreement, which was approved by the Court, pursuant to which Rabenu Enterprises agreed that, upon receipt of the agreed upon amount from the refinance proceeds, the remaining balance would be paid to IMC according to the terms of the underlying promissory note and the IMC's lien would be subordinated only to the Evergreen loan.

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Executed this $17^{\rm th}$ day of July 2018, at Los Angeles, California. I declare under penalty of perjury that the foregoing is true and correct.

BENJAMIN SAEEDIAN

Lot 111, of Tract No. 6380, in the City of Beverly Hills, County of Los Angeles, State of California, as per map recorded in Book 69 Pages 11 to 20 of maps, in the office of the County Recorder of said County.

Assessor's Parcel No: 4333-009-021

U.S. Bankruptcy Court Central District of California (Los Angeles) Bankruptcy Petition #: 2:17-bk-10946-NB

Date filed: 01/26/2017

Date terminated: 12/14/2017

Debtor dismissed: 09/26/2017 341 meeting: 02/24/2017

Assigned to: Neil W. Bason

Chapter 13 Voluntary Asset

Debtor disposition: Dismissed for Other Reason

Debtor

Benjamin Saeedian

252 South Clark Drive Beverly Hills, CA 90211

LOS ANGELES-CA

SSN / ITIN: xxx-xx-4007

aw Paitano Inc.

aw YB Design Inc.

Trustee

Kathy A Dockery (TR)

801 Figueroa Street, Suite 1850 Los Angeles, CA 90017

(213) 996-4400

U.S. Trustee

United States Trustee (LA)

915 Wilshire Blvd, Suite 1850

Los Angeles, CA 90017

(213) 894-6811

represented by Eliza Ghanooni

Eliza Ghanooni, Attorney at Law

1901 Avenue of the Stars

Suite 450

Los Angeles, CA 90067

213-444-3328

Fax: 800-584-1977

Email: eliza@ghanoonilaw.com

Filing Date	#	Docket Text				
01/26/2017	1 (9 pgs; 2 docs)	Chapter 13 Voluntary Petition Individual . Fee Amount \$310 Filed by Benjamin Saeedian Summary of Assets and Liabilities (Form 106Sum or 206Sum) due 02/9/2017. Schedule A/B: Property (Form 106A/B or 206A/B) due 02/9/2017. Schedule C: The Property You Claim as Exempt (Form 106C) due 02/9/2017. Schedule D: Creditors Who Have Claims Secured by Property (Form 106D or 206D) due 02/9/2017. Schedule E/F: Creditors Who Have Unsecured Claims (Form 106E/F or 206E/F) due 02/9/2017. Schedule G: Executory Contracts and Unexpired Leases (Form 106G or 206G) due 02/9/2017. Schedule H: Your Codebtors (Form 106H or 206H) due 02/9/2017. Schedule I: Your Income (Form 106I) due 02/9/2017. Schedule J: Your Expenses (Form 106J) due 02/9/2017. Declaration About an Individual Debtors Schedules				

7/17/2018 Case 2:		Compensation of Attorney for Debtor (Form 2030) due 02/9/2017. Declaration by Debtors as to Whether Income was Received from an Employer within 60-Days of the Petition Date (LBR Form F1002-1) due by 02/9/2017. Verification of Master Mailing List of Creditors (LBR Form F1007-1) due by 02/9/2017. Statement of Related Cases (LBR Form F1015-2) due 02/9/2017. Disclosure of Compensation of Attorney for Debtor (Form 2030) due 02/9/2017. Declaration by Debtors as to Whether Income was Received from an Employer within 60-Days of the Petition Date (LBR Form F1002-1) due by 02/9/2017. Verification of Master Mailing List of Creditors (LBR Form F1007-1) due 02/9/2017. Incomplete Filings due by 02/9/2017. (Ghanooni, Eliza) WARNING: Also deficient for: Chapter 13 Calculation of Your Disposable Income (Form 122C-2) Due: 2/9/2017, and Certificate of Credit Counseling due 2/9/17 Modified on 1/26/2017 (Vandensteen, Nancy). (Entered: 01/26/2017)
01/26/2017	3 (3 pgs)	Meeting of Creditors with 341(a) meeting to be held on 02/24/2017 at 11:00 AM at RM 1, 915 Wilshire Blvd., 10th Floor, , Los Angeles, CA 90017. Confirmation hearing to be held on 03/30/2017 at 09:30 AM at Crtrm 1545, 255 E Temple St., Los Angeles, CA 90012. Proof of Claim due by 05/25/2017. (Ghanooni, Eliza) (Entered: 01/26/2017)
01/26/2017	<u>2</u> (1 pg)	Notice of Dismissal of Case If Required Documents Are Not Filed Within 72 Hours (BNC). (Vandensteen, Nancy) (Entered: 01/26/2017)
01/26/2017		Set Case Commencement Deficiency Deadlines (ccdn) (RE: related document(s)1 Voluntary Petition (Chapter 13) filed by Debtor Benjamin Saeedian) Cert. of Credit Counseling due by 2/9/2017. (Vandensteen, Nancy) (Entered: 01/26/2017)
01/26/2017		Set Case Commencement Deficiency Deadlines (def/deforco) (RE: related document(s)1 Voluntary Petition (Chapter 13) filed by Debtor Benjamin Saeedian) Chapter 13 Calculation of Your Disposable Income (Form 122C-2) Due: 2/9/2017. (Vandensteen, Nancy) (Entered: 01/26/2017)
01/26/2017	4 (1 pg)	ORDER to comply with bankruptcy rule 1007/3015(b) and notice of intent to dismiss case (BNC) (RE: related document(s)1 Voluntary Petition (Chapter 13) filed by Debtor Benjamin Saeedian) (Vandensteen, Nancy) (Entered: 01/26/2017)
01/26/2017	<u>5</u> (1 pg)	Electronic Filing Declaration (LBR Form F1002-1) Filed by Debtor Benjamin Saeedian. (Ghanooni, Eliza) (Entered: 01/26/2017)
01/26/2017		Receipt of Voluntary Petition (Chapter 13)(2:17-bk-10946) [misc,volp13] (310.00) Filing Fee. Receipt number 44112988.

7/17/2018 Case 2:18		22 ^{CM} FREdU07P17V18 ^{CV} CEMILEFED 01/7/18 18:04:03 Desc n Document Bageo12r0f 56c# 1) (U.S. Treasury) (Entered: 01/26/2017)
01/26/2017	<u>6</u>	Statement About Your Social Security Number (Official Form 121) Filed by Debtor Benjamin Saeedian. (Ghanooni, Eliza) (Entered: 01/26/2017)
01/26/2017	7 (2 pgs)	Declaration by Debtor as to Whether Debtor(s) Received Income From an Employer Within 60 Days of Petition (LBR Form F1002-1) Filed by Debtor Benjamin Saeedian (RE: related document(s)1 Voluntary Petition (Chapter 13)). (Ghanooni, Eliza) (Entered: 01/26/2017)
01/26/2017	8 (1 pg)	Certificate of Credit Counseling Filed by Debtor Benjamin Saeedian (RE: related document(s)1 Voluntary Petition (Chapter 13)). (Ghanooni, Eliza) (Entered: 01/26/2017)
01/26/2017	<u>9</u> (3 pgs)	Declaration RE Filing of Tax Returns and Payment of Domestic Support Obligations (Preconfirmation) Filed by Debtor Benjamin Saeedian. (Ghanooni, Eliza) (Entered: 01/26/2017)
01/28/2017	10 (4 pgs)	BNC Certificate of Notice (RE: related document(s)3 Meeting (AutoAssign Chapter 13)) No. of Notices: 5. Notice Date 01/28/2017. (Admin.) (Entered: 01/28/2017)
01/28/2017	11 (2 pgs)	BNC Certificate of Notice (RE: related document(s)1 Voluntary Petition (Chapter 13) filed by Debtor Benjamin Saeedian) No. of Notices: 1. Notice Date 01/28/2017. (Admin.) (Entered: 01/28/2017)
01/28/2017	1 <u>2</u> (2 pgs)	BNC Certificate of Notice (RE: related document(s)4 ORDER to comply with bankruptcy rule 1007/3015(b) and notice of intent to dismiss case (Ch 7/13) (BNC)) No. of Notices: 1. Notice Date 01/28/2017. (Admin.) (Entered: 01/28/2017)
01/28/2017	1 <u>3</u> (2 pgs)	BNC Certificate of Notice (RE: related document(s)2 Notice of Dismissal of Case If Required Documents Are Not Filed Within 72 Hours (VAN-197) (BNC)) No. of Notices: 2. Notice Date 01/28/2017. (Admin.) (Entered: 01/28/2017)
01/30/2017	14 (1 pg)	Request for courtesy Notice of Electronic Filing (NEF) Filed by Fujimoto, Daniel. (Fujimoto, Daniel) (Entered: 01/30/2017)
02/09/2017	15 (3 pgs)	Notice of Hearing Filed by. (Dockery (TR), Kathy) (Entered: 02/09/2017)
02/09/2017	16 (14 pgs)	Debtor's notice of section 341(a) meeting and hearing on confirmation of chapter 13 plan with copy of chapter 13 plan Filed by Debtor Benjamin Saeedian. (Ghanooni, Eliza) (Entered: 02/09/2017)

7	7/17/2018 Case 2:	18-bk-17217-NB	Doc 22 ^{CM/FFFFEd/1677} 1111111111111111111111111111111111
	02/09/2017	<u>17</u>	Main Document 13 Plage BR 45565-1) Filed by Debtor Benjamin
		(10 pgs	Saeedian (RE: related document(s)1 Chapter 13 Voluntary
			Petition Individual . Fee Amount \$310 Filed by Benjamin
			Saeedian Summary of Assets and Liabilities (Form 106Sum or
			206Sum) due 02/9/2017. Schedule A/B: Property (Form 106A/B or 206A/B) due 02/9/2017. Schedule C: The Property
			You Claim as Exempt (Form 106C) due 02/9/2017. Schedule D:
			Creditors Who Have Claims Secured by Property (Form 106D)
			or 206D) due 02/9/2017. Schedule E/F: Creditors Who Have
	2.5		Unsecured Claims (Form 106E/F or 206E/F) due 02/9/2017.
			Schedule G: Executory Contracts and Unexpired Leases (Form
			106G or 206G) due 02/9/2017. Schedule H: Your Codebtors
			(Form 106H or 206H) due 02/9/2017. Schedule I: Your Income
	,		(Form 106I) due 02/9/2017. Schedule J: Your Expenses (Form
			106J) due 02/9/2017. Declaration About an Individual Debtors
			Schedules (Form 106Dec) due 02/9/2017. Statement of Financial Affairs (Form 107 or 207) due 02/9/2017. Chapter 13
			Plan (LBR F3015-1) due by 02/9/2017. Chapter 13 Statement of
			Your Current Monthly Income and Calculation of Commitment
			Period (Form 122C-1) Due: 02/9/2017. Statement of Related
			Cases (LBR Form F1015-2) due 02/9/2017. Disclosure of
			Compensation of Attorney for Debtor (Form 2030) due
			02/9/2017. Declaration by Debtors as to Whether Income was
			Received from an Employer within 60-Days of the Petition Date
			(LBR Form F1002-1) due by 02/9/2017. Verification of Master Mailing List of Creditors (LBR Form F1007-1) due 02/9/2017.
			Incomplete Filings due by 02/9/2017. (Ghanooni, Eliza)
1		4 - 4	WARNING: Also deficient for: Chapter 13 Calculation of Your
			Disposable Income (Form 122C-2) Due: 2/9/2017, and
			Certificate of Credit Counseling due 2/9/17 Modified on
			1/26/2017.). (Ghanooni, Eliza) (Entered: 02/09/2017)
		1.0	A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
	02/09/2017	18 (51 pgs)	Amendment to List of Creditors. Fee Amount \$31, Chapter 13 Calculation of Your Disposable Income (Official Form 122C-2)
		(51 pgs)	, Chapter 13 Statement of Your Current Monthly Income and
1	: '		Calculation of Commitment Period for 5 Years, Disposable
			Income Is Determined (Official Form 122C-1), Disclosure of
•			Compensation of Attorney for Debtor (Official Form 2030),
			Schedule A/B Individual: Property (Official Form 106A/B or
200			206A/B), Schedule C: The Property You Claimed as Exempt
			(Official Form 106C), Schedule D Individual: Creditors Who Have Claims Secured by Property (Official Form 106D or
			206D), Schedule E (Official Form B6E) - Creditors Holding
			Unsecured Priority Claims, Schedule E/F Individual: Creditors
	• .		Who Have Unsecured Claims (Official Form 106F or 206F),
			Schedule G Individual: Executory Contracts and Unexpired
			Leases (Official Form 106G or 206G), Schedule H Individual:
			Your Codebtors (Official Form 106H or 206H), Schedule J:
			Your Expenses (Official Form 106J), Statement of Financial Affairs for Individual Filing for Bankruptcy (Official Form 107
			or 207), Statement of Related Cases (LBR Form 1015-2.1),
			Summary of Assets and Liabilities for Individual (Official Form
			106Sum or 206Sum), Verification of Master Mailing List of
			Creditors (LBR Form F1007-1) Filed by Debtor Benjamin
ı h(tps://ecf.cacb.uscourts.g	ov/cgi-bin/DktRpt.pl?11554	0727226113-L_1_0-1 4/8

7/17/2018 Case 2:		CM/FAEd/67917/1989 CEritles ed 01/127/18 18:04:03 Desc OSUBLEM (REachted ab Soment(s) 1 Voluntary Petition (Chapter 13)). (Ghanooni, Eliza) (Entered: 02/09/2017)
02/09/2017		Receipt of Amended List of Creditors (Fee)(2:17-bk-10946-NB) [misc,amdcm] (31.00) Filing Fee. Receipt number 44204107. Fee amount 31.00. (re: Doc# 18) (U.S. Treasury) (Entered: 02/09/2017)
02/09/2017	19 (1 pg)	Electronic Filing Declaration (LBR Form F1002-1) Filed by Debtor Benjamin Saeedian. (Ghanooni, Eliza) (Entered: 02/09/2017)
02/17/2017	20 (61 pgs)	Objection to Confirmation of Plan Filed by Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2006-AR13 (RE: related document(s)17 Chapter 13 Plan (LBR F3015-1) Filed by Debtor Benjamin Saeedian (RE: related document(s)1 Chapter 13 Voluntary Petition Individual . Fee Amount \$310 Filed by Benjamin Saeedian Summary of Assets and Liabilities (Form 106Sum or 206Sum) due 02/9/2017. Schedule A/B: Property (Form 106A/B or 206A/B) due 02/9/2017. Schedule C: The Property You Claim as Exempt (Form 106C) due 02/9/2017. Schedule D: Creditors Who Have Claims Secured by Property (Form 106D or 206D) due 02/9/2017. Schedule E/F: Creditors Who Have Unsecured Claims (Form 106E/F or 206E/F) due 02/9/2017. Schedule G: Executory Contracts and Unexpired Leases (Form 106G or 206G) due 02/9/2017. Schedule H: Your Codebtors (Form 106H or 206H) due 02/9/2017. Schedule J: Your Expenses (Form 106J) due 02/9/2017. Declaration About an Individual Debtors Schedules (Form 106Dec) due 02/9/2017. Statement of Financial Affairs (Form 106Dec) due 02/9/2017. Chapter 13 Plan (LBR F3015-1) due by 02/9/2017. Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period (Form 122C-1) Due: 02/9/2017. Statement of Related Cases (LBR Form F1015-2) due 02/9/2017. Disclosure of Compensation of Attorney for Debtor (Form 2030) due 02/9/2017. Declaration by Debtors as to Whether Income was Received from an Employer within 60-Days of the Petition Date (LBR Form F1002-1) due by 02/9/2017. (Ghanooni, Eliza) WARNING: Also deficient for: Chapter 13 Calculation of Your Disposable Income (Form 122C-2) Due: 2/9/2017, Modified on 1/26/2017.).). (Castle, Caren) (Entered: 02/17/2017)
03/01/2017	2 <u>1</u> (1 pg)	Notice of Hearing Filed by. (Dockery (TR), Kathy) (Entered: 03/01/2017)
03/01/2017	22	Objection to Confirmation of Chapter 13 Plan . (Dockery (TR),

/17/2018 Case 2:18		22 ^{CM/FAEdVO7序17/1189 CEM1(经行会句-OP/E)} 7/18 18:04:03 Desc 1 Dogumen (Enterage) 150 D/2567)
03/07/2017	23 (3 pgs)	Notice of Hearing Amended Notice of Confirmation Hearing Filed by Debtor Benjamin Saeedian. (Ghanooni, Eliza) (Entered: 03/07/2017)
03/20/2017	24 (7 pgs)	Motion to Commence Loan Modification Management Program (LMM) Filed by Debtor Benjamin Saeedian (Ghanooni, Eliza) (Entered: 03/20/2017)
03/20/2017	25 (10 pgs)	Notice of Opportunity To Request a Hearing On Motion (LBR 9013-1(o)) Filed by Debtor Benjamin Saeedian (RE: related document(s)24 Motion to Commence Loan Modification Management Program (LMM) Filed by Debtor Benjamin Saeedian). (Ghanooni, Eliza) (Entered: 03/20/2017)
04/05/2017	<u>26</u> (10 pgs)	Declaration That No Party Requested a Hearing on Motion (LBR 9013-1(o)(3)) Filed by Debtor Benjamin Saeedian (RE: related document(s)24 Motion to Commence Loan Modification Management Program (LMM)). (Ghanooni, Eliza) (Entered: 04/05/2017)
04/06/2017	27 (3 pgs)	Order Granting Motion to Commence Loan Modification Management Prg (LMM) (BNC-PDF) (RE: Related Doc # 24) Signed on 4/6/2017 (Francis, Dawnette) (Entered: 04/06/2017)
04/08/2017	2 <u>8</u> (4 pgs)	BNC Certificate of Notice - PDF Document. (RE: related document(s)27 Order on Motion to Commence Loan Modification Management Prg (LMM) (BNC-PDF)) No. of Notices: 1. Notice Date 04/08/2017. (Admin.) (Entered: 04/08/2017)
04/12/2017	2 <u>9</u> (3 pgs)	Notice of Requirement to Complete Course in Financial Management (Auto VAN-105) (BNC). (AutoDocket, User) (Entered: 04/12/2017)
04/15/2017	30 (4 pgs)	BNC Certificate of Notice (RE: related document(s) <u>29</u> Notice of Requirement to Complete Course in Financial Management (Auto VAN-105) (BNC)) No. of Notices: 1. Notice Date 04/15/2017. (Admin.) (Entered: 04/15/2017)
06/06/2017	31 (10 pgs)	Status report re. Loan Modification Filed by Debtor Benjamin Saeedian (RE: related document(s)27 Order on Motion to Commence Loan Modification Management Prg (LMM) (BNC-PDF)). (Ghanooni, Eliza) (Entered: 06/06/2017)
06/06/2017	32 (1 pg)	Notice of Hearing Filed by. (Dockery (TR), Kathy) (Entered: 06/06/2017)
07/25/2017	33 (18 pgs)	Motion to Extend Loan Modification Management Program Period (LMM) Filed by Debtor Benjamin Saeedian (Ghanooni, Eliza) (Entered: 07/25/2017)

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07/28/2017	34 (2 pgs)	Order regarding Motion to Extend Loan Modification Management Prg Period (LMM) (BNC-PDF) (RE: Related Doc 33) Signed on 7/28/2017 (Sumlin, Sharon E.) (Entered: 07/28/2017)
07/28/2017	35 (3 pgs)	Notice of Hearing Filed by. (Dockery (TR), Kathy) (Entered: 07/28/2017)
07/30/2017	36 (3 pgs)	BNC Certificate of Notice - PDF Document. (RE: related document(s)34 Order on Motion to Extend Loan Modification Management Prg Period (LMM) (BNC-PDF)) No. of Notices: 1. Notice Date 07/30/2017. (Admin.) (Entered: 07/30/2017)
09/20/2017	37 (7 pgs)	Stipulation By Benjamin Saeedian and Filed by Debtor Benjamin Saeedian (Ghanooni, Eliza) (Entered: 09/20/2017)
09/26/2017	3 <u>8</u> (1 pg)	ORDER and Notice of dismissal arising from chapter 13 confirmation hearing - Debtor Dismissed. (BNC) (RE: related document(s)3 Meeting (AutoAssign Chapter 13), 23 Notice of Hearing filed by Debtor Benjamin Saeedian) (Sumlin, Sharon E.) (Entered: 09/26/2017)
09/28/2017	39 (2 pgs)	BNC Certificate of Notice (RE: related document(s)38 ORDER and Notice of Dismissal arising from Ch 13 Conf. Hrg. (BNC)) No. of Notices: 6. Notice Date 09/28/2017. (Admin.) (Entered: 09/28/2017)
10/17/2017	40 (1 pg)	Order on Application for Supplemental Fees (Ch 13) in the amount of \$6,230.00 (BNC-PDF) Signed on 10/17/2017 (RE: related document(s)37 Stipulation filed by Debtor Benjamin Saeedian). (Sumlin, Sharon E.) (Entered: 10/17/2017)
10/19/2017	4 <u>1</u> (2 pgs)	BNC Certificate of Notice - PDF Document. (RE: related document(s)40 Order on Application for Supplemental Fees (Ch 13) (BNC-PDF)) No. of Notices: 1. Notice Date 10/19/2017. (Admin.) (Entered: 10/19/2017)
10/24/2017	42 (5 pgs)	Notice of Intent to File Trustees Final Report and Account - Chapter 13 Dismissed/Converted . (Dockery (TR), Kathy) (Entered: 10/24/2017)
12/04/2017	43 (1 pg)	Declaration re: non-receipt of obj to trustee's final report (Dismissed/Converted Chapter 13 Cases) Filed by. (Dockery (TR), Kathy) (Entered: 12/04/2017)
12/08/2017	44 (3 pgs)	Chapter 13 Trustee's Final Report and Account . (Dockery (TR), Kathy) (Entered: 12/08/2017)
12/08/2017	45 (1 pg)	Proof of service Filed by (RE: related document(s)44 Chapter 13 Trustee's Final Report and Account (batch)). (Dockery (TR),

7/17/2018	Case 2:	18-bk-17217-NB	Doc 22 ^{CM/FFFEd/67711/189} CENTER-2d-07/F17/18 18:04:03 Desc Main Document Enter-2d 1/08/2567)
12/14	:/2017	46	Bankruptcy Case Closed - DISMISSED. An Order dismissing this case was entered and notice was provided to parties in interest. Since it appears that no further matters are required and that this case remain open, or that the jurisdiction of this Court continue, it is ordered that the Trustee is discharged, bond is exonerated, and the case is closed. (Vandensteen, Nancy) (Entered: 12/14/2017)

PACER Service Center							
Transaction Receipt							
	07/17/2018	14:43:30					
PACER Login:	raver109577:2668010:0	Client Code:					
	Docket Report	Search Criteria:	2:17-bk-10946-NB Fil or Ent: filed From: 4/18/2013 To: 7/17/2018 Doc From: 0 Doc To: 9999999 Term: included Format: html Page counts for documents: included				
Billable Pages:	5	Cost:	0.50				

Case 2:18-bk-17217-NB Doc 22 Filed 07/17/18 Entered 07/17/18 18:04:03 Desc Case 2:17-bk-10946-NB Math 38 octime filed fi

United States Bankruptcy Court Central District of California

255 East Temple Street, Los Angeles, CA 90012

ORDER AND NOTICE OF DISMISSAL ARISING FROM CHAPTER 13 CONFIRMATION HEARING

DEBTOR INFORMATION:

BANKRUPTCY NO. 2:17-bk-10946-NB

Benjamin Saeedian aw Paitano Inc., aw YB Design Inc.

CHAPTER 13

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any): xxx-xx-4007 Employer Tax-Identification (EIN) No(s).(if any): N/A

Debtor Dismissal Date: 9/26/17

Address:

252 South Clark Drive Beverly Hills, CA 90211

Pursuant to the court's findings and conclusions made at the confirmation hearing in this case, IT IS ORDERED THAT:

- (1) debtor's bankruptcy case is dismissed; and
- (2) the court retain jurisdiction on all issues involving sanctions, any bar against being a debtor in bankruptcy, all issues arising under Bankruptcy Code §§ 105, 109(g), 110, 329, 349, and 362, and to any additional extent provided by law.

BY THE COURT,

Kathleen J. Campbell Clerk of Court

Dated: September 26, 2017

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First Debtor 2	njamin Sae		this filing:			
Debtor 2		edian				
	Name	Midd	lle Name Last Name			
(Spouse, if filing) First	Name	Midd	die Name Last Name			
United States Bankrupto	y Court for th	ne: CENTRAL	L DISTRICT OF CALIFORNIA			
Case number 2:18-b	k-17217-NE	3				Check if this is a amended filing
Official Form 1	06A/B					
Schedule A		perty				12/15
nink it fits best. Be as con nformation. If more space unswer every question.	mplete and acc is needed, att	curate as possib ach a separate s	t an asset only once. If an asset fits in more the ole. If two married people are filing together, but sheet to this form. On the top of any additional of the Real Estate You Own or Have an interest in the second of the second	pages, write you		
Do you own or have any	legal or equit	able interest in a	any residence, building, land, or similar prope	rty?		
☐ No. Go to Part 2. ■ Yes. Where is the pro						
☐ No. Go to Part 2.	perty?		What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative	the amou	nt of any secure	ims or exemptions. Put d claims on Schedule D: as Secured by Property.
☐ No. Go to Part 2. Yes. Where is the pro 1.1 252 South Clark Street address, if available	perty? Drive a, or other descrip	tion	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amou Creditors Current v	nt of any secured Who Have Claim raiue of the	d claims on Schedule D: 1s Secured by Property. Current value of the
No. Go to Part 2. Yes. Where is the pro 252 South Clark Street address, if available	perty? Drive i, or other descrip CA 9	otion 90211-0000	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	the amou Creditors Current v entire pro	nt of any secured Who Have Claim raiue of the	d claims on Schedule D: ns Secured by Property.
☐ No. Go to Part 2. Yes. Where is the pro 1.1 252 South Clark Street address, if available	perty? Drive a, or other descrip	tion	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check	Current ventire pro \$1,5 Describe (such as	nt of any secure: Who Have Clain railue of the operty? 950,000.00 the nature of yo	d claims on Schedule D: 18 Secured by Property. Current value of the portion you own?
No. Go to Part 2. Yes. Where is the pro 252 South Clark Street address, if available	perty? Drive i, or other descrip CA 9	otion 90211-0000	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	Current ventire pro \$1,5 Describe (such as	nt of any secured who Flave Claim ralue of the operty? 950,000.00 the nature of ye fee simple, tena	claims on Schedule Dans Secured by Property. Current value of the portion you own? \$1,950,000.00

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

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Yes. Describe.....

No.

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Case number (if known) 2:18-bk-17217-NB

De	ebtor 1	Benjamin Sa	eedian		Cass trulings in we	2. (U-DR-11411 11-
11.	Clothes Examp	s oles: Everyday cl	othes, furs, leather coats, designe	r wear, shoes, accessories		
	No.					
	☐ Yes.	Describe				
12.	Jeweirj <i>Examp</i> □ No	y oles: Everyday je	weiry, costume jeweiry, engagem	ent rings, wedding rings, heirloom	jewelry, watches, gen	ns, gold, silver
	📕 Yes.	Describe				
			Wedding bands			\$2,000.00
13.	Non-fai Examp	rm animals bles: Dogs, cats,	birds, horses			
	No -	-				
		Describe	•			
	No 🐯			already lîst, including any healti	n aids you did not lis	t
	☐ Yes.	Give specific info	ormation			
15	. Add ti	he dollar value	of all of your entries from Part 3	, including any entries for page	s you have attached	\$5,000.00
	for Pa	irt 3. Write triat i	unwet neie	***************************************		
Pa	14: Des	scribe Your Financ	cial Assets			
Do	you ow	n or have any le	egal or equitable interest in any	of the following?		Current value of the portion you own?
•	Alle.					Do not deduct secured claims or exemptions.
	□ No		nave in your wallet, in your home,	in a safe deposit box, and on hand		
					Cash on hand	\$100.00
	Deposit Exampl	ts of money les: Checking, sa institutions. I	avings, or other financial accounts if you have multiple accounts with		credit unions, brokeraç	ge houses, and other similar
1	Yes			Institution name:		
				Bank of Hope		\$89.67
	•		17.1. Checking account	San Pedro Mart Branch		
	Bonds,	mutual funds, o les: Bond funds, i	or publicly traded stocks investment accounts with brokera	ge firms, money market accounts		
1	☐ Yes		Institution or issuer name			
	joint ve	blicly traded sto inture	ck and interests in incorporate	d and unincorporated business	es, including an inte	est in an LLC, partnership, and
	□ No ■ Von (Cive enecific info	rmation about them			
1	■ 18S. (Give observe wild	Name of entity:		% of ownership:	
	·		Paitano, Inc. previously was in the buselling men's clothing. I	usiness of importing and	10%	\$0.00
						page 3
		4 0 C 5 (D	Sa	hedule A/B: Property		. •

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Debtor	1 Benjamin Saees	M	ain Document	Page 6 of	36 Case number (if known)	2:18-bk-17217-NB
		YB Design, Inc.	siness of domestic i turing. No sale value	men's).	10	%	\$0.00
	,	Rabenu Enterprise Holding company.	es, LLC . Currently in chapte	r 11.	10	<u></u> %	\$5,000.00
Ne: No:	gotiable instruments incl n-negotiable instruments		gotiable and non-negot ashiers' checks, promiss ransfer to someone by s				
	o es. Give specific informa	ation about them					
	es. Give specific anomis	Issuer name:					
Exa ■ N	o .	, ERISA, Keogn, 401(k),	403(b), thrift savings ac	counts, or other p	ension or profit	-sharing pla	ans
ΠY	es. List each account se T	parately. Type of account:	Institution name	:			
	curity deposits and pre- ur share of all unused de amples: Agreements with		so that you may continue t, public utilities (electric,	service or use fro gas, water), telec	om a company communications	companie	s, or others
■ N	•		Institution name				
	es						
23. Ann	nuities (A contract for a p	periodic payment of mor	ney to you, either for life	or for a number of	f years)		
	es Issuer	name and description.					
26 U	.S.C. §§ 530(b)(1), 529A	RA, in an account in a (A(b), and 529(b)(1).	qualified ABLE program	n, or under a qua	alified state tu	ition progi	ram.
	es Institut		on. Separately file the re-				to the foreign borness
■ No	· ·		other than anything lis	ted in line 1), and	i rights or pov	vers exerc	isable for your belieful
	es. Give specific informa						
26. Pate Exa ■ No	amples: Internet domain i	marks, trade secrets, a names, websites, proce	ind other intellectual preds from royalties and ik	censing agreemer	nts		
	o es. Give specific informa	ation about them					
			les perative association hok	iings, liquor licens	ses, profession	al licenses	
· 🖺 No	.						
☐ Ye	es. Give specific informa					- 5 -	
Молеу	or property owed to yo	117		2000 2000 4200 2000 2000 2000 2000 2000		1 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1	Current value of the portion you own? Do not deduct secured claims or exemptions.
8. Tax	refunds owed to you						
■ No		tion shout them including	ng whether you already fi	led the returns an	d the tax years		
∟i Ye	es. Give specific informat	non about along molden	-g arranizi yan en				
9. Fam Exa	illy support imples: Past due or lump	sum alimony, spousal s	support, child support, m	aintenance, divor	ce settlement, (property se	ttlement
■ No			Schedule A/B: Prope	rty			page 4
Official F	orm 106A/B		Selection () and () also	•			Best Case Bankruptcy

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Part 7:

Yes. Go to line 47.

Describe All Property You Own or Have an Interest in That You Did Not List Above

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Debtor 1 Benjamin Saeedian Case number (if known) 2:18-bk-17217-NB

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

■ No

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

List the Totals of Each Part of this Form

55	Part 1: Total real estate, line 2	\$	\$1,950,000.00
	Part 2: Total vehicles, line 5	\$3,000.00	
	Part 3: Total personal and household items, line 15	\$5,000.00	
	Part 4: Total financial assets, line 36	<u>\$5,189.67</u>	

\$0.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 Copy personal property total \$13,189.67 62. Total personal property. Add lines 56 through 61... \$13,189.67

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$1,963,189.67

ger 2:118-bit-17217-NB 650 Doc 22 Filed 07/17/18 Entered 07/17/18 18:04:03-tg 2:05-statement | Portfolio | Salt Lake C | Math Document | Page 28 of 56 | SERVICING, inc. www.spser | Math Document | Page 28 of 56 | Statement Date:05/15/2018 Page 1 of 3

Customer Service: (800) 258-8602 Monday - Thursday 8:00AM - 11:00PM ET Friday 8:00AM - 9:00PM ET Saturday 8:00AM - 2:00PM ET

For other important information, see reverse side

Benjamin Saeedian 252 S Clark Dr Beverly Hls, CA 90211

2105

իրալոհիմոլիդովում (ինակինինակինըինդները) հենի ի

Account Information	
Interest Bearing Principal	\$1,437,631.94
Deferred Principal	\$46,500,00
Outstanding Principal 1	\$1,484.131.94
Interest Rate (Until September 2018)	2.000%
Prepayment Penalty	No

Account Number Property Address

0015381650 252 S CLARK DR

BEVERLY HILLS CA 90211

Loan Due Date Payment Due Date Amount Due

03/01/2014 4 06/01/2018 \$246,731.06

If payment is received after 06/16/2018. S219.19 late fee will be charged. Amount Due is as of 05/15/2018

Explanation of Amount Due

This account has been accelerated, which means all outstanding amounts are due. The accelerated amount as of 05/15/2018 is \$1,668,101.041.

As of 05/15/2018, SPS will accept the amount below to reinstate this account.

Current Payment Due \$5,693.37 Unpaid Late Charges \$0.00 Other Charges and Fees \$1,357.86 Past Due Payment(s) \$242,679.83 Unapplied Payment(s) 3 \$3,000.00 Amount to Reinstate Account \$246,731.06

Transaction Activ	vity (04/13/2018 t	o 05/15/2018	8)					
Date Description	Principal Balance	Interest	Taxes & Insurance	Late Charges	Unapplied Balance	Other Fees	Expenses Pd by Servicer	Total ¹
04/13 BEG BALANCE	\$1,484,131.94	\$117,857.43	\$66,687.06	\$0.00	(\$3,000.00)	\$0.00	\$1,263.18	\$1,666,939.61
05/10 FC COSTS	0.00	0.00	0.00	0.00	0.00	0.00	94.68	94.68
05/15 ENDING BALANCE	\$1,484,131.94	\$117,857.43	\$66,687.06	\$0.00	(\$3,000.00)	\$0.00	\$1,357.86	\$1,667,034.29

	Paid Last	Paid Year		
	Month	To Date		
Principal	\$0.00	\$0.0		
Interest	\$0.00	\$0.0		
Escrow (Taxes and Insurance)	\$0.00	\$0.0		
Fees and Other Charges	\$0.00	\$0.0		
Partial Payment (Unapplied)	\$0.00			
Total	\$0.00	\$0.0		
Total Unapplied Balance	\$3,000.00 3			

Important Messages

- ¹ This amount is not a payoff quote. If you want a payoff quote, please see instructions on reverse side.
- ³ Partial payments or overpayments are treated as unapplied funds until we receive enough for a full principal and interest payment at which time we will credit your account for the principal and interest payment

Any transactions that occurred after the statement date noted above will be reflected on your next statement.

This is an attempt to collect a debt. All information obtained will be used for that purpose.

We have paid Taxes and/ or Insurance on your behalf and you are responsible to reimburse us for these amounts plus interest which may be billed at the note rate.

**Delinquency Notice **

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure -- the loss of your

As of May 15, 2018, you are 1,536 days delinquent on your mortgage loan.

- Payment due 05/2018: Unpaid payment of \$5,693.37.
- Payment due 04/2018: Unpaid payment of \$5,693.37.
- Payment due 03/2018: Unpaid payment of \$5,561.41.
- Payment due 02/2018: Unpaid payment of \$5,561.41, Payment due 01/2018: Unpaid payment of \$5,561.41.
- Payment due 12/2017: Unpaid payment of \$5,561.41.

Total: \$246,731.06 due. You must pay this amount to bring your loan current.

SPS has completed the first notice or filing required to start a foreclosure.

If You Are Experiencing Financial Difficulty: See the back for information about mortgage counseling or assistance. Also, there are a number of options available to assist customers who are experiencing difficulty with their payments. Please contact us immediately to discuss these options, arrange a reinstatement or address any questions regarding the statement at (888) 818-6032.

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Fill in this infor	mation to identify your	case:		
Debtor 1	Benjamin Saeedia First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	CENTRAL DISTRICT C	F CALIFORNIA	
Case number (if known)	2:18-bk-17217-NB			☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	Identify the Property You Claim as I					
1.	Which set of exemptions are you claiming	? Check one only, eve	n If yo	our spouse is filing with you.		
	You are claiming state and federal nonbar	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)		
	☐ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.		
	Brief description of the property and line on Schedule AIB that lists this property		Am Che	ount of the exemption you claim ck only one box for each exemption.	Specific laws that allowexemption	
	252 South Clark Drive Beverly Hills,	\$1,950,000.00		\$100,000.00	C,C.P. § 704.730	
	CA 90211 Los Angeles County Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
	2001 Lexus RX 300 115,000 miles	\$3,000.00		\$3,000.00	C.C.P. § 704.010	
	Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
-	Household goods and furnishings	\$3,000.00		\$3,000.00	C.C.P. § 704.020	
	Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
	Wedding bands	\$2,000.00		\$2,000.00	C.C.P. § 704.040	
	Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit		
	Cash on hand	\$100.00		\$100.00	C.C.P. § 704.070	
	Line from Schedule A/B: 16.1	***************************************		100% of fair market value, up to any applicable statutory limit		

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Debtor 1 Benjamin Saeedian		Case number (if known)	<u></u>
Brief description of the property and line on Schedule A/B that lists this property	portion you own	ck only one box for each exemption.	Specific laws that allow exemption
Checking account: Bank of Hope	\$89.67	\$89.67	C.C.P. § 704.070
San Pedro Mart Branch Line from Schedule A/B: 17.1			
3. Are you claiming a homestead exemption of (Subject to adjustment on 4/01/19 and every 3 No	s years after that for cases in		
Yes. Did you acquire the property covere	d by the exemption within 1	,215 days before you filed this case?	
□ No			
☐ Yes			

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							60 0				
F	Il in this information to identify your	case:		(E) AF-CGC SAME			j				
De	ebtor 1 Benjamin	Saeedian					-				
1	ebtor 2 couse, if filing)										
Un	nited States Bankruptcy Court for th	e: CENTRAL DISTRICT	F OF CAL	FORNIA							
_	Case number 2:18-bk-17217-NB (if known)						☐ An		ed filing ent shov	wing postpetition e following date:	
O	fficial Form 106I						MM	1 / DD/ Y	7777		
9	chedule I. Your Inc	come									12/1
sup spo atta	as complete and accurate as por oplying correct information. If yo ouse, if you are separated and yo ach a separate sheet to this form	u are married and not fill our spouse is not filing w . On the top of any additi	ng jomuy	, and your :	ia info	rmat	ion about v	our soc	ouse. If	more space is	needed.
1			Debtoi	1				Debtor 2	or nor	ı-filing spouse	
	If you have more than one job, attach a separate page with	Employment status	Em;	-				Emplo	-	ı	
	information about additional employers.	Occupation		employed mployed] Not er 'eache:	. •		
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name		sign, Inc.						ew Academy	
-	Occupation may include student or homemaker, if it applies.	Employer's address		owne Aven ngeles, CA		11				therly Drive CA 90211	
		How long employed t	here?	1 year a	nd 10	mor	iths	_3	years	and 3 months	<u> </u>
	Give Details About Mo						,			,,	
spou	mate monthly income as of the cuse unless you are separated.										
f you	u or your non-filing spouse have m e space, attach a separate sheet to	ore than one employer, co this form.	mbine the	information	for all	emplo	oyers for tha	it persor	on the	lines below. If yo	ou need
							For Debto	(4)		ebtor 2 or lling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,	ry, and commissions (be calculate what the monthly	efore all pa / wage wo	ıyroll uld be.	2.	\$	4,00	0.00	\$	1,800.00	
3.	Estimate and list monthly over	lime pay.			3.	+\$		0.00	+\$	0.00	

4,000.00

\$ 1,800.00

Calculate gross income. Add line 2 + line 3.

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Case number (if known) 2:18-bk-17217-NB Debtor 1 Benjamin Saeedian For Debtor 2 or For Debtor 1 non-filling spouse 1,800.00 4,000.00 Copy line 4 here List all payroli deductions: 100.00 0.00 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 5b. 0.00 Mandatory contributions for retirement plans 5b. 0.00 0.00 5c. \$ Voluntary contributions for retirement plans 5c. 0.00 0.00 5d. \$ Required repayments of retirement fund loans 5d. 0.00 0.00 5e. \$ Insurance 5e. 0.00 5f. 0.00 Domestic support obligations 5f. 0.00 0.00 5g. Union dues 5g 0.00 5h.+ 0.00 Other deductions. Specify: 100.00 6. 0.00 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. R 1,700.00 4,000.00 7. \$ Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. List all other income regularly received: 8. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 8a. menthly net income. 0.00 8b. 0.00 Interest and dividends 8h Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 8c. 0.00 settlement, and property settlement. 0.00 0.00 8d. Unemployment compensation 8d. s 0.00 0.00 8e. Social Security 8e. Other government assistance that you regularly receive Ωf include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. 0.00 8f. 0.00 Specify: 0.00 0.00 8g. Pension or retirement income 8g. Management of Rabenu 0.00 2,500.00 8h.+ \$ Other monthly income. Specify: Enterprises, LLC 800.00 0.00 Babysitting services 1,400.00 \$ 0.00 Cosmetics sales <u>2,500.0</u>0 2,200.00 9 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 3.900.00 \$ 10,400,00 10. 6.500.00 10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 10,400.00 12. applies Combined monthly income

No.

Yes. Explain:

13. Do you expect an increase or decrease within the year after you file this form?

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Case 2:18-bl

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k-17217 - NB	Main Do	cument Filed 07	Page /05/18	35 of 56 Entered	07/05/18 20:15:08	Desc
		ocument				

Fill in this information to identify your case:			
Debtor 1 Benjamin Saeedian		ck if this is:	
		An amended filing	ving postpetition chapter
Debtor 2 (Spouse, if filing)		13 expenses as of	the following date:
	CORNIA	MM / DD / YYYY	
United States Bankruptcy Court for the: CENTRAL DISTRICT OF CALIF	ORNIA	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Case number 2:18-bk-17217-NB			
(If known)			
Official Form 106J			
Schedule J: Your Expenses			12/15
Be as complete and accurate as possible. If two married people a information. If more space is needed, attach another sheet to this number (if known). Answer every question.	are filing together, both are equ s form. On the top of any additi	ially responsible to onal pages, write y	our name and case
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2.Yes. Does Debtor 2 live in a separate household?			
□ No			
☐ Yes. Debtor 2 must file Official Form 106J-2, Expense	es for Separate Household of Deb	tor 2.	
2. Do you have dependents? No			
Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the	Daughter	10	□ No ■ Yes
dependents names.	Daughter		□ No
	Daughter	11	Yes
			□ No
	Daughter	14	Yes
		-	□ No
			☐ Yes
3. Do your expenses include ■ No expenses of people other than yourself and your dependents? □ Yes			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless y expenses as of a date after the bankruptcy is filed. If this is a suppopulable date.	you are using this form as a su plemental <i>Schedule J</i> , check th	pplement in a Chap e box at the top of	the form and fill in the
include expenses paid for with non-cash government assistance i	if you know		
the value of such assistance and have included it on Schedule it is	Your Income	Your exper	1505
(Official Form 106l.)			
 The rental or home ownership expenses for your residence. It payments and any rent for the ground or lot. 	nclude first mortgage 4. \$		5,700.00
If not included in line 4:			
4a. Real estate taxes	4a. \$		0.00
4b. Property, homeowner's, or renter's insurance	4b. \$ 4c. \$		0.00
4c. Home maintenance, repair, and upkeep expenses	4c. \$		0.00
Homeowner's association or condominium dues Additional mortgage payments for your residence, such as hor	·-		0.00
5. Additional mortgage payments for your residence, such as not			

Benjamin Saeedian

Food and housekeeping supplies

10. Personal care products and services

Clothing, laundry, and dry cleaning

Other, Specify:

11. Medical and dental expenses

15a. Life insurance

17c. Other. Specify:

17d. Other Specify:

15b. Health insurance

15c. Vehicle insurance

15d. Other insurance. Specify:

17a. Car payments for Vehicle 1

17b. Car payments for Vehicle 2

20a. Mortgages on other property

Specify: Incomes taxes 17. Installment or lease payments:

Do not include car payments.

Electricity, heat, natural gas

Water, sewer, garbage collection

Childcare and children's education costs

14. Charitable contributions and religious donations

12. Transportation. Include gas, maintenance, bus or train fare.

Telephone, cell phone, Internet, satellite, and cable services

13. Entertainment, clubs, recreation, newspapers, magazines, and books

Other payments you make to support others who do not live with you.

Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

Debtor 1

Utilities:

6a.

6d.

15. Insurance.

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Filed 07/05/18 Entered 07/05/18 20:15:08 Case number (if known) 2:18-bk-17217-NB 70.00 6a. \$ 6b. \$ 180.00 110.00 6c. \$ 6d. 0.00 7. 620.00 \$ 0.00 8. \$ 9. £ 0.00 0.00 10. S 0.00 11. 0.00 12. \$ 80.00 13. \$ 0.00 14. Do not include insurance deducted from your pay or included in lines 4 or 20. 0.00 15a. 3 15b. \$ 628.00 110.00 15c. \$ 15d. S 0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 607.00 16. \$ 17a. \$ 0.00 17b. 0.00 \$ 17c. \$ 0.00 17d. \$ 0.00 18. Your payments of allmony, maintenance, and support that you did not report as 0.00 18. \$ deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your income. 0.00 20a. \$ 20b. \$ 0.00

20b. Real estate taxes	206.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00
21. Other: Specify: Income taxes	21.	+\$	607.00
22. Calculate your monthly expenses 22a. Add lines 4 through 21.	ł	\$	8,712.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	8,712.00
22c. Add line 22a and 22b. The result is your monthly expenses.	Ĺ	<u> </u>	8,7 12.00
23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	10,400.00
23b. Copy your monthly expenses from line 22c above.	23b.	-\$	8,712.00
•			

24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a diffication to the terms of your mortgage?

incompositor ve with		
No.		
☐ Yes.	Explain here:	_

1,688.00

Case 2:18-bk-17217-NB Doc 22 Filed 07/17/18 Entered 07/17/18 18:04:03 Main Document Page 38 of 56 Case 2:18-bk-14511-ER Doc 47 Filed 05/22/18 Entered 05/22/18 12:29:08 Main Document Page 1 of 6 RAYMOND H. AVER - SBN 109577 1 LAW OFFICES OF RAYMOND H. AVER A Professional Corporation FILED & ENTERED 10801 National Boulevard, Suite 100 Los Angeles, California 90064 Telephone: (310) 571-3511 MAY 22 2018 email: ray@averlaw.com [Proposed] General Insolvency Counsel for 5 CLERK U.S. BANKRUPTCY COURT RABENU ENTERPRISES, LLC Central District of California 6 Debtor and Debtor In Possession BY evangeli DEPUTY CLERK 7 8 UNITED STATES BANKRUPTCY COURT 9 CENTRAL DISTRICT OF CALIFORNIA [LOS ANGELES DIVISION] 10 11 Case No. 2:18-bk-14511-ER In re: 12 RABENU ENTERPRISES, LLC, Chapter 11 13 ORDER GRANTING "MOTION FOR ORDER AUTHORIZING REFINANCING OF 14 Debtor. SECURED DEBT AND RELATED RELIEF" 15 16 17 Date: May 22, 2018 18 Time: 11:00 a.m. Place: Courtroom 1568 19 United States Bankruptcy Court 255 East Temple Street 20 Los Angeles, California 90012 21 22 23 24 25 26 27 28

The hearing of the "Motion For Order Authorizing Refinancing Of Secured Debt And Related Relief" ("Refinancing Motion") came on before the Honorable Ernest M. Robles, United States Bankruptcy Judge, in courtroom 1568 of the United States Bankruptcy Court for the Central District of California [Los Angeles Division], on May 22, 2018, in accordance with the "Order Granting Application And Setting Hearing On Shortened Notice," issued by the Court on May 11, 2018 [Docket #25].

Appearing on behalf of Rabenu Enterprises, LLC, chapter 11 debtor and debtor in possession ("Debtor" or "Rabenu"), was its [proposed] general insolvency counsel, Law Offices of Raymond H. Aver, A Professional Corporation, by Raymond H. Aver, Esquire. Other appearances, if any, are as reflected in the Court's record of the hearing, and Benjamin Saeedian, Debtor's comanager, was present in Court.

The Court having reviewed and considered the following papers:

- (a) "Motion For Order Authorizing Refinancing Of Secured Debt And Related Relief" ("Refinancing Motion") [Docket #20], filed on behalf of Debtor on May 10, 2018;
- (b) "Statement Regarding Cash Collateral Or Debtor In Possession Financing [Docket #21], filed on behalf of Debtor on May 10, 2018;
- (c) "Application for Order Setting Hearing On Shortened Notice" [Docket #22], filed on behalf of Debtor on May 10, 2018;

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- "Notice Of Hearing Of 'Motion For Order Authorizing (d) Refinancing Of Secured Debt And Related Relief'" [Docket #27], filed on behalf of Debtor on May 11, 2018;
- "Declaration Of David Israel Re Notice And Service" (e) [Docket #34], filed on behalf of Debtor on May 17, 2018;
- "Declaration Of Kateryna Bilenka Re Notice And Service" (f) [Docket #35], filed on behalf of Debtor on May 17, 2018;
- "Conditional Opposition To Debtor's Motion For Order (q) Authorizing Refinancing Or Secured Debt And Related Relief" [Docket #36], filed on behalf of IMC, on May 17, 2018;
- "Limited Opposition To Motion For Order Authorizing (h) Refinancing Of Secured Debt And Related Relief" [Docket #39], filed on behalf of Bank of India on May 17, 2018; and
- "Supplemental Declaration Of Benjamin Saeedian In (i)Support Of 'Motion For Order Authorizing Refinancing Of Secured Debt And Related Relief, " filed on behalf of Debtor on May 22, 2018,

and having issued a tentative ruling on May 21, 2018, and having heard and considered the arguments and representations of counsel made at the hearing, and having determined that: adequate notice and an opportunity to object having been given within the meaning of 11 U.S.C. section 102(1) and the borrowing authorized by this order is necessary to avoid immediate and irreparable harm to the estate; (b) the refinancing loan to be

secured by the commercial real property of the estate located at 751-757 Towne Avenue, Los Angeles, California 90021 ("Towne Avenue Property") satisfies the requirements of 11 U.S.C. section 364(d)(1) because (i) the Debtor is unable to obtain such credit otherwise, and (ii) there is adequate protection of the interest of the holders of the liens against the Towne Avenue Property against which the senior lien is to be granted; and (c) The Evergreen Advantage, LLC ("Evergreen Advantage") is extending credit in good faith and is therefore entitled to the protections afforded by 11 U.S.C. section 364(e), and good cause appearing therefor,

IT IS HEREBY ORDERED that the Refinancing Motion is
granted;

IT IS FURTHER ORDERED that Debtor is authorized to obtain a new loan, from Evergreen Advantage in the amount of \$3.6 million to enable Debtor to refinance the secured debts against the Towne Avenue Property and retain the Towne Avenue Property, payable over a 9-month period at an 11% interest rate;

IT IS FURTHER ORDERED that Debtor is authorized to execute a promissory note and a deed of trust against the Towne Avenue Property in favor of Evergreen Advantage; and

IT IS FURTHER ORDERED that Evergreen Advantage is extending credit in good faith and is therefore entitled to the protections under 11 U.S.C. section 364(e).

IT IS FURTHER ORDERED that Debtor is authorized to distribute the proceeds of the Evergreen Advantage loan to the secured creditors and to pay the fees and costs, all as referenced in the Refinancing Motion;

IT IS FURTHER ORDERED that with regard to SBIC:

- a. the refinance proceeds shall be in an amount sufficient to pay SBIC in full, including all accrued interest, and reasonable fees and costs (including attorney's fees and costs incurred in this chapter 11 case);
- b. escrow shall close by no later than June 1, 2018;
- c. SBIC shall be paid by wire transfer in immediately available funds directly from the refinance proceeds; and
- d. this Order is without prejudice to SBIC's motion for relief from the automatic stay, and motion to dismiss.

IT IS FURTHER ORDERED that with regard to IMC:

- a. the "Subordination Payment Agreement Loan #1344," attached as Exhibit A to the Declaration Of Brian Boren in support of the "Conditional Opposition To Debtor's Motion For Order Authorizing Refinancing Or Secured Debt And Related Relief" [Docket #36], filed on behalf of IMC, is approved in its entirety;
- b. the remaining balance due IMC, upon receipt of \$100,000.00 from the refinance proceeds, shall be payable in accordance with the terms of the Note in the principal amount of \$225,000.00, dated February 19, 2016; and
- c. the third priority deed of trust against the Towne Avenue Property shall be subordinated only to

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the new first priority deed of trust in favor of Evergreen Advantage.

IT IS FURTHER ORDERED that this Order is effective immediately upon entry, notwithstanding Rule 6004(h) of the Federal Rules of Bankruptcy Procedure.

###

Date: May 22, 2018

Ernest M. Robles
United States Bankruptcy Judge

Law Offices of Raymond H. Aver, APC

CLA



COMMERCIAL AND RESIDENTIAL INCOME LISTING AGREEMENT (C.A.R. Form CLA, Revised 6/17)

1.	EXCLUSIVE AUTHORIZATION:
	neiraby employs and grants Shater Cooked To Record Enterprises LLC.
	the evolution at 1 1/50 D 14 and 1/50 D 14 a
	the real property in the City of California Control of California
	County Assessance Daniel Man
	. Gescriber as:
2.	ITEMS EXCLUDED AND INCLUDED; Unless otherwise specified in an agreement between Owner and transferee, all fixtures and fillings that are ADDITIONAL ITEMS EXCLUDED: (Property Items are excluded from the price.
	attached to the Property are included, and parsonal property items are excluded from the price. (Property). ADDITIONAL ITEMS EXCLUDED:
	ADDITIONAL ITEMS EXCLUDED: ADDITIONAL ITEMS INCLUDED:
	Owner intends that the state of
	transferies superised and the cooper terms be excluded or included in lieting the Property, but understands that the
	Owner intends that the above items be excluded or included in listing the Property, but understands that: (i) the Agreement between owner and transferee supersedes any intention expressed above and will ultimately determine which items are excluded and included in the transaction; and transferee. LISTING PRICE AND TERMS.
3.	LISTING PRICE AND TERMS:
	A. The listing price shall be Dive Hillian Dollars
-	B. Additional Tenns: Dollars (\$5.7000, 60.0
	7,007
*	COMPENSATION TO BROKER;
	Notice: The amount or rate of real estate commissions is not fixed by law. They are set by each Broker compensation and fees to Broker the Broker compensation and fees to Broker compensation and fees to Broker the Broker compensation and fees to Broker the Broker compensation and fees to Broker the Broker t
	individually and may be negotiable between Outputs is not fixed by law. They are set by each Broker
	individually and may be negotiable between Owner and Broker (real estate commissions include all A. Owner agrees to proker).
4	A. Owner agrees to pay to Broker as compensation for services irrespective of agency relationship(s): 4.000 percent of the licitor and percent of the licit
	(or if an agreement is entered into, of the contract price), \$,OR in accordance with Period.
	17) It dilution the 1 letter was a second of the control of the co
	Transferee(s) whose offer on the Statematon, Broker, cooperating broker, Owner or any other common of the contract of the cont
	(1) If during the Listing Period, or any extension, Broker, cooperating broker, Owner or any other person produces a ready, willing, and able or is prevented from doing so by Owner. (Broker is entitled to compensation whether any secret resulting from such offer closes during or it within colerated days after the expiration of the Listing Period, or any extension.) (2) If within colerated days after the end of the Listing colerated days after the end of the colerated days after the end of the colerat
	Stor the books was the Table to the transport of things to compose the transport of the tra
	(2) If within calendar days after the end of the Listing Period or any extension, Owner enters into a contract to sell, lease, exchange, entered and was shown the Property to anyone ("Prospective Transferee") or that person's related and the Property during the Listing Period or Transferee") or that person's related and the Property during the Listing Prospective Transferee") or that person's related and the Property during the Listing Prospective Transferee") or that person's related and the Property during the Listing Prospective Transferee.
	option, convey or otherwise transfer the Property to anyone ("Prospective Transferee"), or that person's related entity: (i) who physically or any cooperating broker submitted to Cowner a storage with the property during the Listing Period, or any extension by Broker or a cooperating broker as ubmitted to Cowner a storage with the property during the control of the property during th
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	LIMITET DESIGNATION OF THE PARTY OF THE PART
	BEFORE OF ASSOCIATION OF A STATE OF THE PROPERTY OF THE PROPER
	TOTAL TOTAL CONTROL OF THE PROPERTY OF THE PRO
	(3) If, without Broker's prior written consent, the Property is withdrawn from sale, lease, exchange, option or other, as specified in paragraph 1, during the Listing Period, or any extension the Listing Period or any or is sold, conveyed, leased, rented, exchanged, optioned or otherwise transferred, or made unmarketable by a returning the Listing Period, or any extension thereof.
R	or is sold, conveyed, leased, rented, exchanged, optioned or otherwise transferred, or made unmarketable by a voluntary act of Owner if completion of the transaction is prevented by a voluntary act of Owner.
٠.	If completion of the transaction is prevented by a party to the transaction other than Cwner, then compensation due under paragraph 4A shall one-half of the damages recovered or the should compensation due under paragraph 4A shall one-half of the damages recovered or the should compensation, settlement, or otherwise, and then in an amount of the compensation of the compensation of the compensation of the should compensation of the compensatio
٠	one-half of the damages recovered collects damages by suit, arbitration, settlement, on the number of the damages from the collects damages by suit, arbitration, settlement, or otherwise, and the collects damages by suit, arbitration, settlement, or otherwise, and the collects damages are suited to the collects damages by suit, arbitration, settlement, or otherwise, and the collects damages by suit, arbitration, settlement, or otherwise, and the collects damages by suit, arbitration, settlement, or otherwise, and the collects damages by suit, arbitration, settlement, or otherwise, and the collects damages by suit, arbitration, settlement, or otherwise, and the collects damages are collected as the collects damages are collected as the collected are collected are collected as the collected are collected as the collected are co
	and
C,	In addition, Owner agrees to pay Broker:
n	A S. C.
	(1) Broker is authorized to cooperate and compensate brokers participating through the multiple listing service(s) ("MLS"): (f) by offering MLS (2) Broker is authorized to cooperate and compensate base price, or \$:OR (iii) (if charted)
	to cooperate and compensate brokers participating through the multiple listing service(s) ("MLS"): (i) by offeit J MLS (2) Broker is authorized to cooperate and compensate brokers operating outside the MLS as per Broker's policy. Cover thereby trevocably assigns to Broker the above compensation from Owner's funds and proceeds in escrept Broker as per Broker's policy. Listing Agreement, as instructions to compensate Broker agreement.
E.	A MARINE REPORT FOR THE PARTY OF THE PARTY O
	Listing Agreement, as instructions to Broker the above compensation from Owner's funds and proceeds in escrow. Broker may submit this a buyer, transferse or Prospective Transferse. (1) Owner represents that Owner has not previously entered to a new control of the property involving Owner and
ż	A DISTANCE MANAGEMENT AND THE STATE OF THE S
7.	(1) Owner represents that Owner has no obligation to previously entered into a listing agreement with another broker regarding the Property involving Owner and specified so follows: (2) Owner warrants that Owner has no obligation to previously entered into a listing agreement with another broker regarding the Property, unless
	channel as knows:
	Transferred to make a section of the
	(3) If the Property is transferred to environ listed to environment the property unless the Property is
	(a) If the Property is transferred to anyone listed above during the time Owner is obligated to compensate another broker; (i) Broker is not obligated to compensate another broker; (i) Broker is not obligated to represent Owner in such transpoller.
	entitled to compensation under this Listing Agreement, and (ii) Broker is not obligated to represent Owner in such transaction.
	Security on
	Delitornia Association of REst Trapper I
, ε	Selfornia Association of REALITORS®, Inc. Owner's Initials
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	COMMERCIAL AND RESIDENTIAL INCOME.
ne	COMMERCIAL AND RESIDENTIAL INCOME LISTING AGREEMENT (CLA PAGE 1 OF 4)
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	Control terrorists and the second sec

Pr	operty Address: 771-757 Towne Ave, Los Angeles,	Date:
	the neggraphic area of the Property. All terms of the transaction, including	Multiple Listing Service (MLS) and possibly others. Unless specified above. That MLS is (or if checked is not) the primary MLS for it sales price and financing, if applicable, (i) will be provided to the MLS in sons and entities on terms approved by the MLS and (ii) may be provided
	Benefits of using the MLB; impact of opting	g out of the MLS; presenting all offers
wito Mi	HAT IS AN MLS? The MLS is a database of properties for sale that is aw- no are participants or subscribers to the MLS. Properly information submit- eller's properly is offered for sale (including but not limited to the listing bro- mber of real estato practitioners in any given area are participants or subs- which other multiple listing services belong. Real estate agents belonging. S also have access to the information submitted to the MLS. The MLS in tings online.	ted to the MLS describes the price, terms and conditions under which the oker's offer of compensation to other brokers), it is likely that a significant scribers to the MLS. The MLS may also be part of a reciprocal agreement to other multiple listing services that have reciprocal agreements with the
E)	(POSURE TO BUYERS THROUGH MLS: Listing property with an MLS entertial buyer clients) who are participants or subscribers to the MLS or a rec	xposes a seller's property to all real estate agents and brokers (and their ilprocating MLS.
ab Ilci ge	OSED/PRIVATE LISTING CLUBS OR GROUPS: Closed or private listic ove is accessible to all eligible real estate licensees and provides broad eansees may have been formed outside the MLS. Private or closed listing onereity offer less exposure for listed property. Whether listing property to vantageous or disadvantageous to a seller, and why, should be discussed whether the content of the content o	exposure for a listed property. Private or closed listing clubs or groups of clubs or groups are accessible to a more limited number of ticensees and through a closed, private network - and excluding it from the MLS - is
loc	OT LISTING PROPERTY IN A LOCAL MLS: If the Property is listed in a cated then real estate agents and brokers working that territory, and Buyere the Property is for sale.	
brd (b)	PTING OUT OF MLS: If Seller elects to exclude the Property from the ML okers from other real estate offices, and their buyer clients, who have access Information about Seller's Property will not be transmitted to various real lings; (a) real estate agents, brokers and members of the public may be to operty.	ss to that MLS may not be aware that Seller's Property is offered for sale; It estate internet sites that are used by the public to search for property
RE	EDUCTION IN EXPOSURE: Any reduction in exposure of the Property may i	lower the number of offers and negatively impact the sales price.
	ESENTING ALL OFFERS: Seller understands that Broker must present a tructions to the contrary.	
	Owner's Initials/	Broker's/Agent's IniBals/
В,	MLS rules generally provide that residential real property and vacant lot lik after all necessary signatures have been obtained on the listing agreemen Broker submits to the MLS a form signed by Seller (C.A.R. Form SELM or	nt. Broker will not have to submit this listing to the MLS if, within that time,
C.	MLS rules allow MLS data to be made available by the MLS to additions Seller acknowledges that for any of the below opt-out instructions to be all by Seller (C.A.R. Form SELL or the local equivalent form). Specific Info	factive, Selier must make them on a separate instruction to Broker signed simultan that can be excluded from the internet as permitted by (or in
	(2) Property Address: Seller can instruct Broker to have the MLS not disp Seller understands that the above opt-outs would mean consumers seen address in response to their search.	play the Property address on the Internet.
	(3) Feature Opt-Jute: Seller can instruct Broker to advise the MLS that is Electronic Displays that display the Property listing to have the features be Electronic Displays of MLS Participants and Subscribers who are real as may or may not have the features set forth herein; and (III) that neither Bro other infernet sites.	clow. Seller undersigned (i) that these opt-outs apply only to Websites or tate broker and agent members of the MLS; (ii) that other internet sites
	(a) Comment And Reviews: The ability to write comments or reviews containing such comments or reviews if the link is in immediate conjunction (b) Automated Estimate Of Value: The ability to link to another site of conjunction with the Property.	with the Property.
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CLA REVISED 6/17 (PAGE 2 OF 4)



P	roperty Address: 771-757 Towne Ave, Los Angeles,	Date:
	. CWNER REPRESENTATIONS: Owner represents that, unless otherwise specified in recorded against the Property; (ii) any delinquent amounts due under any loan secure bankruptcy, insolvency or similar proceeding affecting the Property; (iv) any litigation, arbit other pending or threatened action that effects or may affect the Property or Owner's ability special assessments affecting the Property. Owner shall promptly notify Broker in writing I Listing Period or any extension thereof.	d by, or other obligation affecting, the Property; (iii) ar tration, administrative action, government investigation, by to transfer it; and (v) any current, pending or propose if Owner becomes aware of any of these items during the
	BROKER'S AND OWNER'S DUTIES: Broker agrees to exercise reasonable effort an Agreement. Unless Owner gives Broker written instructions to the contrary, Broker is authoreassary, and advertise and market the Property in any method and medium, incluid parmitted by these media, including MLS, control the dissemination of the information authoreasted by Broker, and to act in good faith toward accomplishing the transfer of the available for showing at reasonable times and referring to Broker all inquiries of any party is and transferee(s) all written disclosures, as required by law, Owner further agrees to Immitiat affects the Property, including, but not limited to, any past or current generation, ston and location of cabeatos, PCB transformers, petroleum products, flammable explosives, a contaminated substances or conditions in, on, or about the Property. Owner shall mainted Property during the Listing Period or any extension. Owner waives all subrogation rights un employees. Owner is responsible for determining at what price to list and transfer the Property Rocker hamless from all claims, disputes, litigation, budgments and attorney's sees arising to any material facts that Owner knows but fails to disclose including dangerous or fidden property disclosure is part of this Listing Agreement and may be provided to Prospective Transfer.	orized to order reports and disclosures as appropriate on the internet, selected by Broker, and, to the acter brilliate to any medium. Owner agrees to consider often Property by, among other titings, making the Propertiterested in the Property. Owner agrees to provide Broke adiately disclose in writing any condition known to Owne age, release, threatened release, disposal, and presence indeground storage tanks and other hazardous, toxic of in public liability and property damage insurance on the der any insurance against Broker, cooperating brokers certy. Owner further agrees to indemnify, defend and holder on any incorrect information supplied by Owner, or from conditions on the Property. (If checked) The attached and selected.
	DEPOSIT: Broker is authorized to accept and hold on Owner's behalf any deposits to be ap	plied feward the contract price.
9,	AGENCY RELATIONSHIPS: A. Disclosure: Owner acknowledges receipt of (C.A.R. Form AD) "Disclosure Regarding to be provided to Owner prior to entering into this Listing Agreement. B. Owner Representation: Broker shall represent Owner in any resulting transaction, exc. C. Possible Dual Agency With Buyer: Depending upon the circumstances, it may be no both Owner and buyer, exchange party, or one or more additional parties ("Buyer"). Broker collection to act as a dual agent representing both Owner and Buyer, if a Buyer is procur firm, Owner hareby consents to Broker acting as a dual agent for Owner and such Buy to Broker collecting compensation from additional parties for services rendered, provic compensation. Owner understands and agrees that: (i) Broker, without the prior written is willing to transfer the Property at a price less than the Italing price; (ii) Broker, without	opt as specified in paragraph 4F. accessary or appropriate for Broker to act as an agent to aker shall, as soon as practicable, disclose to Owner any ad directly by Broker or an associate licenses in Eroker' as, in the event of an exchange, Owner hereby consents ted there is disclosure to all parties of such agency and consent of Owner, will not disclose to Buyer that Owner the information consent of Braker will be added to be
	Owner that Buyer is willing to pay a price greater than the offered price; and (til) except known facts materially affecting the value or desirability of the Property to both parties. D. Other Owners: Owner understands that Broker may have or obtain listings on other p offers on or acquire through Broker, property the same as or similar to Owner's Proper and buyers of other properties before, during, and after the end of this Listing Agreement E. Confirmation: Broker shall confirm the agency relationship described above, or as a execution of an agreement to self.	roperties, and that potential buyers may consider, make ty. Owner consents to Broker's representation of owners
10,	SECURITY AND INSURANCE: Broker is not responsible for loss of or damage to personal a keysafe/fockbox, a showing of the Property, or otherwise. Third parties, including but not ill buyers, may have access to, and take videos and photographs of the interior of the Proper safeguard and protect valuables that might be accessible during showings of the Property; a Broker does not maintain insurance to protect Owner.	niled to, appraisers, inspectors, brokers and prospective
	KEYSAFE/LOCKBOX: A keysafe/lockbox is designed to hold a key to the Property to permit MLS participants, their authorized licensees and representatives, authorized inspectors and brokers, MLS and Associations/Boards of REALTORS@ are not insurers against injury, that keysafe/tockbox. Owner does (or if checked does not) authorize Broker to Install a keysafe shall be responsible for obtaining occupant(s) written permission for use of a keysafe/lockbox	accompanying prospective buyers. Broker, cooperating ft, loss, vandatiem, or damage attributed to the use of a flockbox. If Owner does not occupy the Property, Owner t.
12.	SIGN: Owner authorizes Broker to Install a FOR SALE/SOLD/LEASE sign on the Property un	ndilicu ol helcolini asionello zeni
13.	EQUAL HOUSING OPPORTUNITY: The Property is offered in compliance with federal, state	and local anti-discrimination level
14.	ATTORNEY'S FEES: In any action, proceeding, or arbitration between Owner and Broker re Listing Agreement, the prevailing Owner or Broker shall be entitled to reasonable attorney's for ADDITIONAL TERMS: RECL SSIA	agarding the obligation to pay compensation under this as and costs, except as provided in paragraph 18A.
		j.b.
	Our	ner's Initials (US)
2	in the second se	· · · · · · · · · · · · · · · · · · ·

CLA REVISED 6/17 (PAGE 3 OF 4)



Property /	Address: <u>774-767 Towne A</u>	ive, Los Angeles,			Date:	
16. MANA Broke Within 17. SUCC 18. DISPI A. M II. II. II. ER 64 B. A	AGEMENT APPROVAL: It is behalf, and Broker or is 6 days affer its execution. SEBSORS AND ASSIGNS: UTE RESOLUTION: General Brider this Agraemant, before for any dispute or claim to rough medication, or (ii) bentitled to recover alterney for greement are specified in DDITIONAL MEDIATION It ther action or proceeding that detainer action; (if mail claims or bankruptcy	f an associate-licensee in Bro lanager does not approve of it. This Listing Agreement shall roker agree to mediale any de e resorting to arbitration or co to which this paragraph appli- fore commencement of an ac- lees, even if they would other	le terms, E be binding dispute or c urt action. es, any pa stion, refus wise be an ors shall b mortgage of a mecha	upon Owner and Owner's a dalm arising between them Mediation fees, if any, shall try (i) commerces an actio se to mediate after a reque- valiable to that party in any e excluded from mediatio or installment land sale or inc's lien; and (iv) any mal able the recording of a not	sectate) enters into the ight to cancel this Listin tracessors and assigns a regarding the obligation without first attempts thus been made, the such action. Exclusion: (i) a judicial or non-inter that is within the judicial in the judicial or pending action, the pending action actions the pending action, the pending action actions the pending action action actions the pending action action action actions the pending action action actions the pending action act	on to pay compensation on to pay compensation ong the parties the matter of the the matt
C. A	DVISORY: If Owner and	Broker desire to resolve d	isputes a	rising between them thro	ugh orbitration rathe	
		by attaching and signing an discussions, negotiations, a				matter of this Hallon
		this Listing Agreement, which				
agree	ment, and may not be do	ontradicted by evidence of a	ny onor a	greement or contemporary	agus oral agreement.	if any provision of ihis
Agree anv si	ment is new to be ineliecul ionlement addendium or o	ive or invalid, the remaining p nodification, including any pho	rovisions v rocenu or f	vii nevenneless de given 11. Sesimile meu he executed i	il lorge and effect. This	Listing Agreement and
20. OWN1	ERSHIP, TITLE AND AUTI	HORITY: Owner warrants that	t: (I) Owne	r is the owner of the Prope	rty: ((i) no other person	s or entitles have title to
lie Pr	operty, and (III) Owner has	the authority to both execute d authority are as follows:	this Listing	Agreement and transfer the	Property.	
	more to emicracip, age or	a destinite ore as lenessar	ABBRE.			
	ng bolow, Owner acknow nt and any attached school	viedges that Owner has red dule of compensation.	ad, unden	stands, received a copy	of and agrees to the	terms of this Listing
Date			ta.			
Owner Ra	benu Enterprises LLC.					
Ву			Tille			
Address _			City	A	State	Zip
Telephone)	Fax		S-mail_		₽
Date			al		-	
Owner						
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Address	· · · · · · · · · · · · · · · · · · ·		City		State	Zip
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Address		Fax	City		State	Zip
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Owner						
By Address			THE			
Telephone		Fax	City_	E-mail	State	Zip
				* ************************************		
	The second second	Capital Inc.	<u></u>			02021122
By (Agent)	12121 Wilshire Blvd Suite #555	Daniel Narwar	čů.	Calere Lic. # Los Angeles	Date	
	310-207 1000	Fax 310-873-9573	URY_	E-mail deniel@shatar.co	State <u>CA</u>	Zip <u>90025</u>
, cropilone	310-207 1000	7 WA 310-013-8373	······	C-11mg Opinion/Strategr.CO	<u> </u>	
THIS FORM ACCURACY TRANSACTI PU RE	OF ANY PROVISION IN AN	THE CALIFORNIA ASSOCIATION SPECIFIC TRANSACTION. A OR TAX ADVICE, CONSULT AN ACES, INC.	REAL ES'	TATE BROKER IS THE PERS	TION IS MADE AS TO THE SON QUALIFIED TO AD	HE LEGAL VALIDITY OR VISE ON REAL ESTATE
		•		Keylewed	by VS Dats	1=1
CLA REVI	ISED 6/17 (PAGE 4 OF					tivet intro
•	COMMERCIAL	AND RESIDENTIAL IN	COME L	ISTING AGREEMENT	r (CLA PAGE 4 O	4)



SELLED'S LISTING AGREEMENT

			1	SELLERS	LISTING AC	1/7-7-14:7-14:
				Exclusive Righ	t to Sell, Excha	ange or Option
			Prepared by: Agent Broker	Michael Bara. of LINK INCO	darign Then't	Phone (213) 216 - 53 54 Email
N	OTE: T	This form	n is used by a seller's a period of time, to list th	agent when entering in	to the employn ate a buyer an	nent of an owner of a property as their sole d sell the property.
	TE:		1 / 20 15 at_		- S	California.
Iter	ns left	blank o	r unchecked are not ap			
		INCO	EDIOD.			
	1.1	the pro	pperty, through sale, extending on 7/39	change or option, for tr _, 20 <u>_1 8</u> .	ie listing period	ket, solicit and negotiate for the disposition of beginning on, 20_16
	1.2		agrees to use diligeno	e in the performance o	f this employm	ent.
2.	SELL	ER'S [EPOSIT:		de Dealcorlo truc	at account for application to Seller's obligations
	2.1	under	the attached Listing Pa	_to Broker for deposition chage Cost Sheet. [Se	e RPI Form 10	st account for application to Seller's obligations [7]
3.	BRO	KERAC	E FEE:	al actata fogs is not fi	yed by law. Th	ey are set by each Broker individually and
	NOTI	ha non	otishle between Clien	t and Broker.		
	3.1	Caller	agrees to hay Broker	~ 1.5 % of	the purchase p	rice, or, fF:
	0.1	a. /	Anyone procures a buy	er, exchanger or option of the period of	nee on the ter he listing:	ms stated in this agreement or on any other
		b.	The property is withdra unreasonably withheld,	own from sale, transfe or otherwise made uni	rred or leased marketable by	without Broker's consent, which will not be Seller during the period of the listing;
			Saller terminates this er	nnlovment of Broker di	uring the period	d of the listing; or
			later result in a transact cooperating broker neg written notice delivered	tion contemplated by to otiated with during the personally or electron PI Form 1221	period of this li ically, or maile	or their agent enter into negotiations, which with a prospective buyer whom Broker or a sting. Broker to identify prospective buyers by d to Seller within 21 days after termination of
	3.2	Broke	r on acquisition of the r	eplacement property b	ased on the tee	roker negotiates, Seller to further compensate a amount stated in §3.1.
-	3.3	If this of \$_	agreement terminates	without Seller becomin e accounted for by Bro	g obligated to p ker, not to exc	pay Broker a fee, Seller to pay Broker the sum eed \$
4.	GEN	ERAL I	PROVISIONS:			
	4.1	Seller	acknowledges receipt	of the Agency Law Dis	closure. [See F	RPI Form 305]
	4.2	incom	e or expenses and publ	lish and disseminate pr	operty informa	of the property's condition, verify any operating tion to meet the objectives of this employment.
	4.3	Seller	authorizes Broker to co	ooperate with other bro	kers and divid	e with them any compensation due.
	4.4	Broke	r is authorized to accep	ot, on behalf of any buy	er, an offer and	d deposit.
	4.5	nosta	ge-prepaid mail.			iller personally or electronically, or by USPS
	4.6	during	the listing period. The	us, a conflict of intere he now does or will re	st exists to the present.	present Buyers seeking comparable properties extent Broker's time is required to fulfill the
	4.7	unres admir	olved after 30 days on the dispute the dis	of informal negotiation spute resolution organ	is, the parties ization and und	arising out of this agreement which remains agree to enter into non-binding mediation dertake a good faith effort during mediation to
	4.8	actio	n without first offering to	enter into mediation to	o resolve; the a	o attorney fees and costs, unless they file an ispute.
	4.9	This	isting agreement will be			
				PAGE 1 OF 3	FORM 102	

ساند س		PAGÉ 2 OF 3 — FORM 102
5.	REAL	ESTATE:
	5.1	Type Commercial Narehouse Concrete Building
		Referred to as 757-77 TOWAE AVE LA CA 9602
		Vesting
	5.2	Encumbrances of record: a. A first loan in the amount of \$ 3.600,000 , payable \$ per month until paid, including interest at%, □ ARM type, impounds being \$ monthly.
		a. A first loan in the amount of \$ 5 7 ARM type, impounds being \$ monthly.
		A consolidate in the amount of \$ 27.5,000 payable \$ per month, including
		interest at%, due, 20
		I ender TAAC
	-	c. Other encumbrance, bond, assessment or lien in the amount of \$ Description of debt
6.	PERS	SONAL PROPERTY INCLUDED:
٠.	6.1	
	6.2	payable \$ monthly, including
	U.Z	interest at, due, 20
		lender
7.	ADD	ENDA attached to this agreement regarding the listing package include:
		a Federal Residency Declarations [See RPI Form 301]
		 b. Condition of Property Disclosure. [See RPI Form 304] Solar Shade Control Notices sent or received by Seller to be handed to Buyer on acceptance.
		c. ☐ Ordinance Compliance [See RPI Form 307]
		d. Natural Hazard Disclosure Statement [See RPI Form 314]
		e. U Lead-Based Paint Disclosure [See RPI Form 313]
		f. Residential Earthquake Hazards Report [See RPI Form 315]
		g. Annual Property Operating Data Sheet [See RPI Form 352, or RPI Forms 562 and 318 for a SFR]
	1.00	h. MLS property profile
		i. Listing Package Cost Sheet [See RPI Form 107] (See also §2.1)
		j. Seller's Neighborhood Security Disclosure [See RPI Form 321]
		k, 🖂 Right to Enter and Exhibit Unit to Buyers [See RPI Form 116]
	7.1	Additional addenda not part of the listing package include:
		a. Seller's Net Sheet [See RPI Form 310]
		b. U Work Authorization [See RPI Form 108] (See also §§2.1 and 8.2)
	-	G. D
8.	SAL	E TERMS:
	8.1	Price sought is \$ 5,800,000, payable:
		a. In cash, or cash to a new loan obtained by Buyer;
- 3		b. Cash to the existing loan(s) and Buyer to assume the loan(s) with Lender(s);
		c. Cash down payment of no less than \$ 300,000 Buyer to assume the existing loan(s
		with Lender(s) in the amount of \$, and execute a \$ note and trust deed to Seller bearing % interest with monthly amortization over years, a
-	. *	and trust deed to Seller bearing % interest with monthly amortization over yours, a
	8.2	due 20 Seller agrees to pay for the following costs on a sale:
		(See also §§2.1, 7) and 7.1b)
		a. Property inspection report
		b. L'Natural hazard disclosure report
-		c. Pest control clearance
		d. ECLTA title insurance
٠		e. DFHA/VA appraisal fee
		f. Non-recurring loan costs of Buyer
•		0.0E 0.0E 2 . E0PM 102

IV	oc 22 Filed 07/17/18 Entered 07/17/18 18:04:03 Desc lain Document Page 52 of 56
	PAGE 3 OF 3 — FORM 102
g. ☐ Home warranty policy h. ☐ Smoke detector and waf i. ☐ Local ordinance sale or j. ☐ Well water quality and c	ter heater anchor installation occupancy compliance quantity reports
	roperty for or reinvest the sales proceeds in the following property:
Assume or originate financing until 10. OPTION TERMS: 10.1 For option money in the amount terms stated above, for a period	t of \$, Seller will grant an option to purchase on any of the sale
The broker agrees after agreement.	TO sell proporty off Market within 30 days Not listing, vast emailing or other means of with
l agree to render services on the terms	stated above. I agree to employ Broker on the terms stated above
l agree to render services on the terms	☐ See attached Signature Page Addendum. [RPI Form 251]
Date: 711/4, 20/16 Broker's Name: Michael Barad	Date: 7/18,20_18 Seller's Name: Rabenu Enter Prises
Date:	arvan Seller's Name: Rabenu Enter Prises
Broker's Name: Michael Burad CalBRE #: Agent's Name: Limit Invest m CalBRE #: Signature: Address:	Seller's Name: Rabenu Enter Prises ent Signature: Immiliation

NOTE: When using this form to indicate service of a proposed order, **DO NOT** list any person or entity in Category I. Proposed orders do not generate an NEF because only orders that have been entered are placed on the CM/ECF docket

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is: 10801 National Boulevard, Suite 100, Los Angeles, California 90064.

The foregoing document described "DECLARATION OF BENJAMIN SAEEDIAN IN SUPPORT OF 'EMERGENCY MOTION IN INDIVIDUAL CASE FOR ORDER IMPOSING A STAY OR CONTINUING THE AUTOMATIC STAY AS THE COURT DEEMS APPROPRIATE (WITH SUPPORTING DECLARATIONS)" will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner indicated below:

- I. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING ("NEF") Pursuant to controlling General Order(s) and Local Bankruptcy Rule(s) ("LBR"), the foregoing document will be served by the court via NEF and hyperlink to the document. On <u>July 17, 2018</u>, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following person(s) are on the Electronic Mail Notice List to receive NEF transmission at the email address(es) indicated below:
- Raymond H. Aver ray@averlaw.com
- Dare Law dare.law@usdoj.gov
- Kelly M Raftery bknotice@mccarthyholthus.com, kraftery@ecf.courtdrive.com
- United States Trustee (LA) ustpregion16.la.ecf@usdoj.gov

Service information continued on attached page.

- II. SERVED BY U.S. MAIL OR OVERNIGHT MAIL (indicate method for each person or entity served):
- On <u>July 17, 2018</u>, I served the following person(s) and/or entity(ies) at the last known address(es) in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States Mail, first class, postage prepaid, and/or with an overnight mail service addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.
- X Service information continued on attached page
- III. <u>SERVED BY PERSONAL DELIVERY, FACSIMILE TRANSMISSION OR EMAIL (indicate method for each person or entity served):</u> Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on <u>July 17, 2018</u>, I served the following person(s) and/or entity(ies) by personal delivery, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. *Listing the judge here constitutes a declaration that personal delivery on the judge will be completed no later than 24 hours after the document is filed.*
- Honorable Neil W. Bason
- || Bin outside of Suite 1552
- X Service information continued on attached page

 I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

July 17, 2018 Ani Minasyan

Date Name Signature

Law Offices of Raymond H. Aver, APC

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SERVICE LIST

VIA U.S. MAIL

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- Franchise Tax Board
 Bankruptcy Unit
 P.O. Box 2952
 Sacramento, CA 95812-2952
- Internal Revenue Service
 P.O. Box 7346
 Philadelphia, PA 19101-7346
- L.A. County Tax Collector
 Bankruptcy Unit
 P.O. Box 54110
 Los Angeles, CA 90054-0110
- 10 Fariborz Beral 213 South Le Doux Road 11 Beverly Hills, CA 90211
- Farzad Yeshova
 2400 South San Pedro Street
 Los Angeles, CA 90015
- Grant & Weber 26610 West Agoura Road, Suite 209 Calabasas, CA 91302
- Internal Revenue Service
 Insolvency Group 1
 300 North Los Angeles Street
 M/S 5022
 Los Angeles, CA 90012
- Korosh Mousigi
 1620 Los Angeles Avenue
 Los Angeles, CA 90015
- Securities & Exchange Commission
 444 South Flower Street, Suite 900
 Los Angeles, CA 90071-2934
- Select Portfolio Servicing, Inc.
 3217 South Decker Lake Drive
 Salt Lake City, UT 84119
- Select Portfolio Servicing, Inc.
 P.O. Box 65250
 Salt Lake City, UT 84165-0250

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State of California 1 Franchise Tax Board: LA Field Office 300 South Spring Street, #5704 2 Los Angeles, California 90013. 3 Sharam Maryamian 4

316 South Clark Drive Beverly Hills, CA 90211

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Synergistic Financial, Inc. c/o Jimie Kim, Esquire 6 14730 Beach Boulevard, Suite 106 La Mirada, CA 90638 7

> Wells Fargo Card Services Corporate Offices 420 Montgomery Street San Francisco, CA 94104

Wells Fargo Card Services Cscl Dispute Team N8235-04m Des Moines, IA 50306

Wells Fargo Bank, N.A. Wells Fargo Card Services P.O. Box 10438, MAC F8235-02F Des Moines, IA 50306-0438

VIA OVERNIGHT MAIL/EMAIL/FACSIMILE

U.S. Bank, N.A. c/o Kelly M. Raftery, Esquire McCarthy & Holthus, LLP 1770 Fourth Avenue San Diego, CA 92101 bknotice@mccarthyholthus.com (619) 685-4811 facsimile

U.S. Bank, National Association Corporate Offices Attn.: Andrew Cecere, Chief Executive Officer 425 Walnut Street Cincinnati, OH 45202

Select Portfolio Servicing, Inc. Attn: Alan S. Wolf Daniel K. Fujimoto, Esquire The Wolf Firm 2955 Mail Street, 2nd Floor Irvine, California 92614 wdk@wolffirm.com (949) 608-0128 facsimile

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Select Portfolio Servicing, Inc.
 3217 South Decker Lake Drive
 Salt Lake City, UT 84119
 relationship.manager@spservicing.com
 (801) 293-3936 facsimile

Select Portfolio Servicing, Inc. c/o Corporation Service Company dba CSC Lawyers Incorporating Service Agent for Service of Process 251 Little Falls Drive Wilmington, DE 19808

Law Offices of Raymond H. Aver, APC